

EXHIBIT A

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April 12, 2005

Stephen L. Raymond, Esq.
3 Washington Square, Suite 206
Haverhill, MA 01830

Re: Alice Kieft v. American Express Company, et al.

Dear Mr. Raymond:

We have received your settlement demand and your proposed scheduling order. In response, MetLife proposes that the matter be stayed and remanded to MetLife for a decision on Ms. Kieft's long-term disability claim, and her claim for waiver of life insurance premiums. Would you please contact me at your earliest convenience to discuss this proposal? It will, of course, affect any proposed scheduling order.

Very truly yours,



Constance M. McGrane

CMM/lm: 5182-031
Enclosures
cc: James F. Kavanaugh, Jr., Esq.